Home Fire Prevention...

Fire can completely engulf a building in minutes. A residential fire occurs in the United States every 67 seconds. Accidents related to cooking usually cause more residential fires than any other known cause. Careless smoking is the leading known cause of residential fire deaths. Arson is the No. 1 cause of nonresidential fires. Being prepared can help to minimize the risks of fire and can be the key to helping you and your family survive a house or building fire.

Quick Tips... Home Fire Safety

- Make a written or videotaped inventory of household possessions and store in a safe place.
- Install smoke detectors, replace batteries every 6 months.
- Install a working fire extinguisher in the kitchen.
- All family members need to know what to do in case of a fire. Make and practice an escape plan.
- An escape plan should include at least two ways of escaping every room.
- Choose a safe meeting place outside the house.
- Practice ways to alert each household member in case of fire.
- Practice fire safety techniques such as staying low to the ground. When escaping feel all doors before opening them. If the door is hot, get out another way.
- Learn to stop, drop to the ground, and roll if your clothes catch fire.
- Post emergency numbers near telephones to quickly be able to call for help should you have the time to safely call before the fire becomes too threatening.

Fire Prevention In Your Home...What you can do!

Check electrical wiring.

- Replace frayed or cracked wiring.
- Make sure wiring is not under rugs, over nails, or in high traffic areas.
- Do not overload outlets or extension cords or try to bypass a circuit breaker. Outlets need to have cover plates so there is no exposed wiring.
- All appliances and electrical devices should be labeled UL or FM laboratory approved.

Smoke Detectors

 Install smoke detectors on every level, near bedrooms, in the garage and away from air vents. • Test the batteries monthly and replace them every six months.

Portable Heaters

- Anything that could get hot and catch fire such as blankets, clothing, curtains, and furniture needs to be kept away from portable heaters.
- Heaters should be plugged directly into the wall socket and unplugged when they are not in use.

Safe Cooking

Cooking is the leading cause of fires in the home!

- Keep items away from the stove that could catch fire, such as towels, clothing and curtains.
- Keep an operable fire extinguisher in the kitchen, and know how to use it.

Electricity

- Use safety plugs in electrical outlets, if you have small children.
- Avoid overloading electrical outlets. Avoid running electrical cords under carpet and furniture.

Safety Precautions for Cigarette Smokers

Smoking is the number one of the leading cause of fires in structures. Through carelessness, thousands of homes are lost each year. Safe smoking habits are extremely important!

- Never smoke in bed.
- Keep matches and lighters away from children.
- Make sure cigarettes are properly extinguished.

Fire Escape Drills

- Plan and practice a fire escape route from every room.
- Install a chain ladder to each second floor room if possible and practice using it.
- Teach children not to hide from firefighters, but how to get out safely.
- Decide on a meeting place outside the house in case of a fire.
- Know how to call and teach children how to call for emergency assistance.

During A Fire... If A Fire Occurs in Your House...

- Get out as quickly and safely as possible.
- Use the stairs to escape - never the elevator.
- Close doors in each room as you leave, to delay the spread of fire.
- Since smoke rises, crawl low, under the smoke, and keep your mouth covered.
- Feel closed doors with the back of your hand. If hot, use another exit, if not hot, open the door slowly and check for smoke and fire.
- Meet at the designated meeting place outside, then call for help. Do not go back into the house if you suspect a fire.

After A Fire Strikes

- Give first aid where appropriate. If you identify any injured or burned victims seek professional medical help immediately. Do not go into damaged buildings once the fire is extinguished, and do not re-enter any structure without the consent of the fire department.
- Don't discard damaged goods until after an inventory has been taken.
- Save receipts for money you spend because of a fire loss. They are very important in order to prove the value of the goods lost.
- Make temporary repairs to prevent further damage.
- Delay permanent repairs until your insurer approves reimbursement.
- Prepare an inventory of all damaged or destroyed personal property.
- Take photos of damaged areas.
- Call your insurance agent to report your fire loss as soon as possible.
- Meet with your adjuster first, before signing anything with contractor, lawyers or public adjusters